Among the interesting features of the first

day's session of the Head Camp, Modern

Woodmen of America, especially to the

delegates, were the reports of the head

Head Clerk's Report.

The report of Maj. C. W. Hawes, the head

clerk or grand secretary of the Modern

Woodmen Society, embraces over 700 pages

CROWD ON THE FIELD TO SEE GUARD MOUNT AT 8:30 A. M.

Arrival of the Toledo (0.) Battalion of Five Companies an Event of Some Moment.

MEMORIAL SERVICE AT NOON

IT IS HELD IN HONOR OF THE LATE MAJ. GEN, JOHN R. REECE.

Drills in the Various Classes Closely Watched by the Regular Army Judges-Other Events.

Camp Reece yesterday was alive with unusual activity, for in addition to the interesting morning military routine of guard mount the prize drills in the senior, junior under the judgment of regular army officers like clockwork, despite a light shower

At 8:30 a large number of visitors were present and largely interested in the guard mount, the first established since Camp Reece became a camp entity. Under the tactical military system and to fulfill the requirements at the Foresters' camp, the guard yesterday was made to consist of forty-eight men, divided into three reliefs, each on duty two hours and off four. The details of officers were as follows:

First Brigade-Captain C. W. Fletcher, Sleepy Eye, Minn., officer of the day; Captain C. E. Page, Denver, Col., officer of the The credentials committee diverted to the

ficer of the guard; Captain G. W. Quiette, Iola, Kan., junior officer of the guard. Just following the guard mount there was

a notable arrival in camp, the Toledo, O., battalion of five companies reporting under command of Major W. A. Bird, accompan ied by the Toledo Bugle Corps of twentyseven pieces. The five camps were: The Centenniel, twenty-seven men; Ideal, twen- | the time of the county camps. In almost ty-seven; Royal, nineteen; Lucas, twentytwo; East Toledo, twenty-seven. The Toledo contingent was sent to quarters in ninety-four counties that held the county

The memorial services in honor of the late Major General John N. Reece were held in front of headquarters at the noon hour and the camp colors were kept at half-mast

INTEREST IN THE DRILLS.

General interest throughout the camp during the day was directed to the prize drills and in the course of the day fully great parade ground and Quackenbush square and at intervals heartily cheered figure or accurate foot movement attracted

The drills of the senior and junior classes were given on the level, elevated stretch of ground to the north of the parade ground while those in the pony class were given in front of headquarters in the square. The judges whose flat will govern the award of the prizes were the following: Senior Class-Maj. D. E. McCarthy, quar termaster, United States army; Capt. O. Bundy, Sixth Infantry; Capt. B. W. Atkin-

Junior Class-Maj. L. S. McCormick, Seventh United States Cavalry; Capt. H. E. Ely, Twenty-sixth Infantry; Second Lieut. H. M. Neely, Twentieth Infantry. Pony Class-Capt. W. P. Burnham, adjutant, Twentieth Infantry; Capt. D. F. Web-

ster, Twentieth Infantry; Brevet Lieut. Col. J. T. Barnett, United States army. Under the Forester rules governing the contests all teams having a total of thirteen or seventeen, including the captain, are eligible to the senior class. The junior class is open to all teams of thirteen or seventeen, including one captain, which have never won a drill prize at any former encampment or any national prize drill. The pony class contest-which, by the way, was originated by Major General Mitchell to accommodate teams small in numbers-is made to include teams which enter and appear with nine men, including the captain, and who otherwise would be eligible to the

GUARD LINE ESTABLISHED. Over in the parade ground, when the drills began, a guard line was established to the judges than fifty feet. In every in- sul Northcott. stance the West Point judges closely scrusuccessively entered upon their fifteen min-

the drill-and marked them closely. The scores of the senior and junior classes included a possible 100 points on inspection and drill and movements, while those of the "pony" teams only a possible ninety points, the latter being due to the inability of the pony teams to form the let-ters of the order, "M. W. of A.," and other manual movements on account of having

It was a brilliant and almost perfect sistant Quartermaster Gen. Sam R. Davis, during the forenoon in the senior class. and the splendid company of men, who have regularly been prize winners almost from the date of their organization four years ago in many hotly contested battles for fat purses, were frequently cheered to the echo and when they left the field of honor were greeted with hearty applause by the crowd lined up along the east border of the parade plaza. The total score well earned by the Rock Island team was 96.06 points. Last night Captain Davis took his crack aggregation downtown and afforded a crowd of people an | lic until after the committee reports to the hour or more of delight with an exhibition drill on Meridian street, between Washington street and Monument place.

Another crack team which made a good showing in the senior class yesterday morning was the Rockford, Ill., company, commanded by P. T. Anderson, quartermaster general of the Forester encamp-It was given a total of 99.16 The showing made by the Grand Rapids, Mich., team in the afternoon in the senior contest was exceptionally good and when Capt. S. J. De Long and his team left the field with an aggregate score of 94.60 Woodmen, Foresters and the crowd generally gave the Grand Rapids men abundant applause. The drills in all classes closed at 3 p. m. and the judges returned to the

OFFICIAL SCORES.

The official scores for the day were the -Morning Drills .-

Senior Class-J. V. Bush, team, Oelwein, la.: Inspection, 13.5; drill and movements, Sam R. Davis, Rock Island, Ill.: Inspection, 14.3; drill and movements, 82.3. P. T. Anderson, Rockford, Ill.: Inspection, 73.46; drill and movements, 76.7. William Wilbur, Dubuque, Ia.: Inspection, 12.33; drill and movements, 76.93. Junior Class-E. C. Richardson, Newark, Inspection, 11.3; drill and movements, Fred Pearson, Joliet, Ill.: Inspection,

14.4; drill and movements, 80. Fred S. Rus-Middleport: Inspection, 12.6; drill and Pony Class-John Fuchs, Madison, Neb.: Inspection, 12.20; drill and movements, 56. J. E. Juday, New Lancaster, Ind.: Inspec-

tion, 13.19; drill and movements, 63.76. -Afternoon Drills .-Senior Class-J. Johnson, Beloit, Wis. Inspection, 13.82; drill and movements, 73.54 T. J. Cooley, South Omaha, Neb.: Inspection, 12.4; drill and movements, 60.1. A. M. Groom, Des Moines, Ia.: Inspection, 13.98; drill and movements, 78.65. S. J. De Long,

Grand Rapids, Mich.: Inspection, 14; drill and movements, 80,60. nior Class-Samuel Schultz, Grand Rapds. Mich.: Inspection, 13.2; drill and move-

drill and movements, 65. B. S. Eddy, Springfield, Mo.: Inspection, 12.7; drill and movements, 73.4. H. J. Gildersleeve, Lincoln, Neb.: Inspection, 14.2; drill and move-Pony Class-Charles Felt, Madison, Wis. Inspection, 13.2; drill and movements, 63.33.

John Bartlett, Seymour, Ind.: Inspection, 13.23; drill and movements, 57.76. A. J. Miller, Mt. Vernon, Ind.: Inspection, 14.35; drill and movements, 68.5. C. R. Vert, Indianapolis: Inspection, 10.91; drill and movements, 56.56.

Many of the Foresters last night, singly and in squads, "ran the guard lines" and came down town to attend the Woodmen vaudeville show at the Empire.

JOHNSON SUFFERS DEFEAT.

(CONCLUDED FROM FIRST PAGE.)

credentials committee's report, in which he took occasion to score Mr. Johnson sarcastically several times, occupied the afternoon session until 4 o'clock, when the vote was taken and Johnson was worsted. JOHNSON'S REMARKS.

Mr. Johnson said, in part: "Head Counsel and Neighbor Delegates-I need not say at the outset of my remarks that it is a matter of very sincere regret to me that any one from the State of Kansas is under the necessity of coming into a Head Camp of our order and taking part in any discussion of this kind. I have attended every Head Camp of the Modern Woodmen for the past thirteen years, and this is the first time that any matter of this kind has ever been brought in here by the delegates from the State of Kansas.

"I would feel under very great obligations to the delegates if they would try to disas-sociate any personal interests which I may have in this Head Camp from the discussion of the question now under considera-tion. I want to say that I have been en-tirely careless as to the effect which your and "pony" classes went off during the day vote on the final settlement of this matter may have upon my personal fortunes.

"What I am here for is to ask you to carefully consider the facts which are in this case—the facts which were presented before the committee on credentials, and then to make up your minds deliberately and fairly as men and as Woodmen, and under your obligations in the order, as to whether the recommendation of the creden-tials committee that this delegation from Kansas shall be divided and its voice neu-tralized in this Head Camp, or whether

"And I only ask you, in the settlement of this question, to apply to its settlement the rule which is one of the cardinal principles of this great order of ours, and that is, to fact that during the last year in Kansas Second Brigade-Captain A. J. Reno, Pon-tiac, Ill.; Captain Fred L. Jones, senior of-which of two candidates the State Camp position for which they were both candidates. That is true, and I want, on account of that statement of the credentials committee, to say to you that that controversy did not arise in the State Camp of Kansas, but it went away back of the State Camp. "We have ninety-four counties in Kansas, in which there are Woodmen camps, and in every one of these counties this question was discussed to a greater or less extent at all of them, seventy-five, at least, out of ninety-four, it was made a matter of in struction or of resolution, and out of that camps to elect delegates to the State Camp seventy-four instructed their delegates to the State Camp to favor delegates to this Head Camp who should stand on the principles of this order, which I have been advocating for the past year. So far as the other candidates were concerned, I have never seen a record of a single county camp, except one outside of his own county camp, that instructed their delegates.

"I speak about these things so that you may know what the temper, what the sen-timent of the membership in the State of Kansas was last spring on these questions dren-gathered in the approaches to the because I believe that, irrespective of any person's interest whatever, that what you want to do as delegates is to get behind these things and ascertain, if you can, what the teams when some brilliantly-formed | the will of the rank and file of the order is, and, if it is possible to do that, to give that will effect in this Head Camp." [Applause.] The remainder of Mr. Johnson's address was a detailed statement of the origin and

REPLY BY PLANTZ. "Kansas has failed to hold a legal and regular State Camp," said Mr. Plantz, who followed Mr. Johnson, "and neither delegation from Kansas has any more authority to take its seat in this convention than the other. The credentials committee acted charitably and with the fraternal spirit in handling this matter, and has recommended that both delegations be seated with half votes. But, if the credentials committee had made its decision in the same spirit Mr. Johnson has acted in this matter, the Johnson delegation would not have been given even half votes, and the Murphy delegates would be seated with all the Kansas votes. Isn't what the credentials committee has done neighborly? Isn't this doing 'unto others as you would have others do unto you,' to use one of Mr. Johnson's quotations? Shouldn't the Johnson motion be defeated and both delegations seated?"

TO-DAY'S SESSION.

Important Matters That Will Come

Before the Head Camp. The third session of the thirteenth annual convention of the Head Camp, Modern Woodmen of America, will be called to order and none was permitted to approach nearer at 9:30 o'clock this morning by Head Con-

The committee on order of business probtinized the movements of the teams as they ably will recommend to the convention this morning that the election be held to-day. utes of trying work-for that was the limit | This. it is understood, will be the result of | five certificates were filed, and two of those of time allowed each of the contestants for | the committee's meeting last night at the Hotel Claypool.

have to be an amendment to Section 9 of the society's laws, which will be included in the committee's report this morning.

The committee on election will recommend that all nominations shall be made on roll call by States and that the vote shall be drill "put up" by the team of Camp 56, announced in the same way. The commitmore than one candidate for any office the candidate receiving the lowest number of votes on the second and all succeeding ballots shall be dropped from the vote. The committee on order of business will recommend that the rate adjustment question be taken up Friday, and that the entire time of the convention after the rate adjustment question is taken up shall be devoted to this matter until some satisfactory plan of rate revision is agreed upon. Th full report of the proceedings of the meeting of the committee will not be made pub-

> convention. It is likely that the convention will take up the recommendation of the Local Camp Clerks' Association to-day, if it is possible These recommendations have to do with changes in laws governing the order's administrative department. It is also prob able that the convention will to-day give some consideration to the law committee's

> The committee on election met at th Claypool Hotel last night and shaped up its report, which is to be submitted to the convention this morning. It is thought the rules committee, which

> also had a meeting last night, will recom-mend that the rules which governed the convention at St. Paul two years ago shall be used for the government of this convention. If this is the case, Roberts's rules of order will govern the proceedings of the thirteenth biennial convention. Nominating and seconding speeches will not exceed five minutes in length; delegates who are absent from the Head Camp sessions without leave will receive no compensation, and roll calls will be by State, and any delegate will be privileged to call for the poll of his State. The committees were announced as follows on the close of yesterday afternoon's

Resolutions - Charles E. Whelan, chairman, Wisconsin; J. H. Johnson, Nebraska; M. G. Ratcliffe, Missouri; John Clare, Illiois; A. T. Grotte, Minnesota; Charles S. Hampton, Michigan; P. F. Nugent, Iowa; Dr. S. V. Hoopman, Pennsylvania; T. R. mith, Wyoming; Albert Schurr, New Jer-

Order of Business-E. B. Fields, chairman, Missouri; George W. Gamble, Illinois; C. L. Eaton, Minnesota; F. M. Shumway, Michigan; E. H. Palmer, Wisconsin; J. M Connelly, West Virginia; R. H. Northcott, Colorado; H. W. Oakes, Maine; W. T. Vaughn, Oregon; J. J. Parker, Kansas. Salaries and Compensations - Fred G. White, chairman, Illinois; O. Hast, Missouri; W. O. Barnes, Nebraska; Thomas Marshall, Illinois; Clark Thomas, Indiana; R. A. Richards, Wisconsin; F. B. Ingalls, lowa; E. W. Sanford, New York; George L. Bowman, Oklahoma; C. W. Brandenberg, When the bicycle was in its prime In-

ments, 68.5. C. A. Reynolds, Beloit, Wis.:
Inspection, 13.6; drill and movements, 75.5.

A. H. Gillis, Kansas City, Kan.: Inspection, 14.3; drill and movements, 76.7. J. S.

Blum, Evansville, Ind.: Inspection, 12.6;

Kansas.

Rules—C. S. Rainbolt, chairman, Nebrasinviting characteristics for the wheelman and it is safe to say that the present condition of the wheel is typical of other cities over the country.

linger, Illinois; W. E. Beachley, Maryland; chairman, Iowa; Dr. W. W. Hull, Missouri;
Louis X. Zinger, Illinois; F. H. Cutshall,
Indiana; L. H. Parker, Wisconsin; Roy
Fitzgerald, Ohio; C. P. Pinsonnault, South
Dakota; O. W. Speer, Delaware; A. E. Case,
California; C. B. Kegley, Washington.
Elections — W. J. Galbraith, chairman,
Michigan; W. Lee Blodgett, Illinois; E. M.
Chilcote, Ohio; George Robbins, North Dakota; George W. Cox, Connecticut; J. K.
Pirie, Vermont; C. M. Sullivan, Utah; W.
P. Rankin, Nevada; L. A. Smith, Montana;
Rev. W. A. Gardner, Rhode Island. chairman, Iowa: Dr. W. W. Hull, Missouri;

COMMITTEE'S REPORT.

Statement Outlining Its Action in the Kansas Delegation Fight.

The report of the credentials committee concerning the contest between the Kansas delegations is in part as follows: "We find that there met in the city of

Emporia all delegates and their alternates elected by local camps in Kansas. "We further find that a large number of delegates withdrew from the body soon after the report was declared adopted, retired to another hall and proceeded to and did organize, debate resolutions and elect delegates, claiming as a matter of right that they were entitled to transact the business of a state camp, having been de-nied proper hearing in the body which had

first convened. "We further find that the proceedings of the body were presided over by the state consul, and among other things, as the result of his rulings, was so arbitrary and unfair, so palpably in error and in violation of the rules it adopted for its government, that the delegates who withdrew from the body and held what they urged to be a state camp were justified in withdrawing

"We further find that these bodies, each

claiming to be the state camp, have each certified to this body the full number of delegates to which that State is entitled to this Head Camp. We believe it would be unfair and unfraternal that the Woodmen of the State of Kansas should be deprived of representation in this Head Camp by reason of the unfraternal action and improper conduct as evidenced by the facts which we have stated in the foregoing. "We recommend to this Head Camp that tralized in this Head Camp, or this Head Camp as fair a right to their seats in this Head Camp as from that State whose names appear in the certified list which we attach hereto be given seats in this Head Camp, and that each of these persons be given one-half of a vote, which, in the aggregate, would

VAUDEVILLE AT THE EMPIRE.

Woodmen Delegates Witness Boxing

amount to forty-two votes for the State of

Kansas, the number to which it is entitled

had there been regular and proper proceed-

Bonts and Other Features. The Woodmen freed their minds of convention business and politics and rate adjustment last night and even quit discussing the Johnson-Murphy contest. In the place of these strenuous things, which have been taking up all their time for three days, the knights of the ax went to the Empire Theater-at least, as many were there as the theater would hold-and watched vaudeville performers and boxing

Nothing was done in a business way by the Woodmen last night, not even by Press Agent Eagen, who insists that he is the busiest man in the United States this week. The head officers of the order must have hied themselves to some remote spot of the city where they could not be reached by the delegates, for none of them were seen at the Woodmen smoker at the Empire or around the Claypool, which is convention

The vaudeville programme at the Empire included the following attractions: Kroener and Carroll, local boxers; Clark and White, colored pugilists; Young and Henninger, boxers of considerable reputation; Kid Sapperstein and Louis Alo, two other knights of the arena; Price and Reardon, wrestlers; De Varro and De Carlo, black face comed ians; the Beniar Quartet, harmony and top-ical songs; Charley Wolfin, monologue; Billy Gaza, with moving pictures; Miss Virginia Comstock, Haymarket Theater, Chicago, serpentine dancer; Miss Clara Hauck, vocalist and entertainer; Lefever, expert bicyclist; Carl Wolf, monologuist; Francis Scott, magician; Clark and Sims, buck and

Crowds Coming to City.

According to a statement of A. A. Zion, superintendent of the Union Station, there are between four and five thousand Woodmen in Indianapolis. During the past three days, Mr. Zion says, about twelve thousand more strangers than the usual number have come to Indianapolis, and that fewer than half of them are Woodmen. The largest convention crowd came in Monday. Tomorrow is expected to be the best day of the convention in point of attendance.

Henry A. Munroe Withdraws.

Henry A. Munroe, of Minnesota, last night announced his withdrawal from the race for director in favor of C. L. Swensen, of Minnesota, who is a candidate for head banker. This move was made by Candidate Munroe because it was decided by the Minnesota delegation that the State is asking enough of the convention by having Swensen in the field for head banker.

ABATTOIR ISSUES MORE STOCK.

Six Thousand Shares of Common a \$50 Authorized-New Concerns.

The office of the secretary of state did not have a very busy day yesterday. Only were for an increase of capital stock. The Tri-state Loan and Trust Company, formed by about twenty-five Fort Wayne citizens, was incorporated. Its capital stock is \$300,000, in shares of \$100 each. The directors also are all Fort Wayne men, and include Charles A. Wilding, George Pixley, William E. Mossman, William J. Vesey, Louis Fox, Robert L. Romy, David Foster, Fred S. Hunting, John Dreibelbiss, John B. McKim, Leopold Freidburger and August

Becker.

A new electric railway company was also incorporated. It will be built in the Southern part of the State. The name of the company is the Ohio Valley Electric Railway Company, incorporated at \$10,000. It will construct and maintain interurban lines, principally in Clark county, connecting Jeffersonville, Sellersburg, Memphis, Henryville, Utica, Charlestown and New Washington, and Madison, in Jefferson county. The directors are Louis Schneck Edward Connett, William G. Holbrook, George H. Holzbog and George H. Voight. The Indianapolis Abattoir Company filed a certificate announcing the issuance of 6,000 more shares of common stock, which had passed the vote of the directors and stockholders. The shares are for \$50 each. Papers incorporating the Evansville Cabinet Manufacturing Company were filed yesterday. The company will carry on all kinds of furniture manufacturing. Its capital is \$20,000, in \$100 shares. The directors are Henry Maley of Edinburg, Claude Maley, William Gilbert, Daniel Wertz, Oliver Sterzik, Maurice Sorgeant, John Moeller, Alford Green and Max De Jong, all of Evansville.

The Independent Turner Saving and Loan Association, of this city, increased its capital stock yesterday from \$100,000 to \$140,000, in 700 shares of \$200 each. The certificate was signed by Charles Lauer, president, and Fred Gompf, secretary of the company.

BICYCLE LICENSES.

Over Fifteen Thousand Have Been Issued by the Controller.

Like money, figures talk, and from the number of bicycle licenses issued from the office of the controller this year it is evident that the wheel has not by any means seen its day. Up to date there have been 15,276 bleycle licenses sold, against 16,208 future liabilities are measured in this valua-last year, which is a falling off of about | tion not by what they have been in the This is not a bad record for the former popular machine when it is remem-bered that the previous year the decrease in "bike" tags reached over 1,500. In 1902, 17,680 were sold and in 1901, 19.076. However, there is one thing true about the bicycle and that is that the persons buying them now are doing so for the purpose of using them in business and not for pleasure. The day of jolly evening bicycle parties and gay excursions belongs to a former era. To-day the wheel is used entirely for business travel.

Although the sphere of the wheel has

changed, yet the market continues lively. An East Ohio-street bicycle merchant says

that his sales this year were double those

When the bicycle was in its prime In

ianapolis was the center of its pop

of closely printed matter, and about 500 pages of statistics and tabulated matter. The report covers the two years from Jan. 1, 1901, to Dec. 31, 1902, and shows that on the latter date the Woodmen had 664,-166 beneficial members carrying a total insurance of \$1,161,285,000. Besides these there were 40,469 social or uninsured members. The net gain in beneficial members during the term was 126,308 and the net gain in insurance \$348,087,500. There was a net gain of 1,959 local camps or lodges during the term, there being a total of 10,654 local

Head Camp Officials Submit

Reports to Convention

camps in absolute good standing on Dec. During the term 5,860 death claims were paid, the disbursements aggregating \$10,-736,435. The total payments from the Wood-men benefit fund to Dec. 31, 1902, footed \$30,113,684.30, in satisfaction of 15,700 death claims. Counting five beneficiaries to each death claim, the society has during its twenty years of life contributed to the relief of 78,500 dependents of .Woodmen dead. On Jan. 1, 1903, there was a balance of \$903,487.10 in the benefit fund and a balance of \$345,853.20 in the general or expense fund. The per capita expense of management for the year 1901 was 74 cents, and for the

year 1902, 83 cents. During Major Hawes's official service as head clerk, beginning in November, 1890, and ending Dec. 31, 1902, he states he has received and receipted for a total of over \$34,000,000, and that this big sum has been disbursed without the loss of a single cent. During Major Hawes's tenure of office the society has made a net gain of 621,472 beneficial, or insured, members. At the present time the business of the society requires him to send out 73,000 pieces of first-class mail each month from the national head-quarters at Rock Island, Ill.

AN ADDITION RECOMMENDED. Major Hawes recommends the building of an addition to the Woodmen national headbusiness has outgrown its present quarters. He also recommends the adoption of an amendment to the society's laws which will give the management of the society authority to summarily remove delinquent or incompetent local camp officers. He reports that during the thirteen years ending Dec. 31, 1902, the society has lost 196,523 members and 1,683 local camps or lodges through suspension due largely to the carelessness, inefficiency and neglect of local camp officers. He further recommends that all official reports shall, by law, close on Dec. 31, as the society's business is now so large that it takes several months to compile and print official reports that must be submitted to the biennial national conventions. By far the most important section of the head clerk's report is that relating to the mortality experience of the society. He makes an exhaustive report along this line, which goes to prove that the society must revise its rates of assessment if it is to be perpetuated. While he does not recommend the adoption of any particular plan by the Indianapolis convention, he insists that the present rates are too low. "We have experienced at all ages but 64 per cent. of the deaths expected under the National Fraternal Congress table of mor-tality," saids Head Clerk Hawes, "and but 47 per cent of the deaths expected under the American experience table. If our mortality during the past twenty years at all ages had equaled the mortality under the National Fraternal Congress table, we would have had 25,185 deaths. If we had equaled the mortality of the American experience table we would have had 34,574. As a matter of fact, we have had but 16,285 deaths from Jan. 5, 1883, the date when the first camp of our society was organized, to Dec.

mortality statistics to the benefits of recent medical selection. "It is claimed," says Major Hawes, "and this claim is sustained by our society's experience, that those members recently admitted, fresh from the hands of the medical examiner, show a lower death rate than those members of the same age wno have been members of the society for several years. The explanation is that the recent admissions are sound risks or they could not pass the medical examination, while those who have been in for several years have had an opportunity to contract disease or deteriorate physically in various ways." The head clerk illustrates by citing the experience of the members at age forty. Among members of this age who have been members but a year, the death rate was 3.39 per 1,000. Members aged forty who had been members of the society for two years show a death rate of 3.57 per 1,000. Those who have been members for three years, a death rate of 4.50 per 1,000, and those in for four years show a death rate of 5.29 per 1,000. Commenting on the significance of the statistics submitted regarding the advent ages of recent medical selection, the head clerk proves that the Modern Woodmen Society's past mortality experience is not sufficient upon which to base rates of assessment for the future. He shows that during the past twenty years the average death rate has been 3.99 per 1,000 for those who have been members of the society less than five years, as against an average of 6.43 per 1,000 for those wno have been members for more tional Fraternal Congress table, while excluding the first five membership years, the society's mortality equals 72 per cent. of

the National Fraternal Congress table. MEMBERS OF SOCIETY. "On Dec. 3i, 1902," says the head clerk, "the society had 451,345 members remaining of those admitted during the years 1898-1902, inclusive, or within the last five years, and 227,462 members remaining of those admitted during the years 1883-1897, or who have been members more than five years. Thus it will be understood that the society is still enjoying the benefits of medical selection on 66% per cent. of its membership, and for this reason the society cannot safely make rates of assessment based on its own experience

The head clerk shows that with advancing age of the membership, the death rate is increasing with correspondingly greater mortality losses, while the contributions from the members do not increase in like ratio. For instance, the members admitted to the society in the year 1883 were at the time of their admission of an average of 37.63 years, while the average age of these members on Dec 31, 1902, was 56.19. Their average death rate the year of admission was 3.55 per 1,000, and their average death rate in 1902 was 12.12 per 1,000. More than two-thirds of all deaths that have occurred have been of members who have been in less than five years. The head clerk shows in detail the lapse and death rate experience of the members of the society by years of entry, showing the number of members acquired each year and their actual experience each subsequent year, with the total number of members at each age remaining on Dec. 31, 1902. He closes the mortality section of his report with a valuation showing the amount of insurance in force at each age, the amount being contributed by the members at each age on the present rates, and the amount they should contribute at each age to pay their costs. He shows that there was at all ages a total insurance in force of \$1,161,285,000 on Dec. 31, 1902, and at present rates the members are paying for but \$337 .-075,785 insurance. "Always be it under-stood," says the head clerk, "the society s past, but by what they may be in the future, according to the National Fraternal Congress table of mortality, the only standard of mortality we have by which to

There were seventy deaths of Woodmen volunteer soldiers during the Spanish-American and Filipino wars and seventeen deaths of Woodmen regular soldiers. The society paid to Dec. 31, 1902, on their account, \$131,714.30. At the Kansas City convention in 1839, while the war fever was at its heighth, a resolution was whooped through directing the officers of the ciety to have a memorial window for the Woodmen soldiers of the Spanish-American war placed in the Head Office. The Head Clerk explains in his report that it would be a difficult matter to provide a suitable memorial window, owing to architectural difficulties, but he suggests that the Woodmen will be showing proper respect for their soldier dead if they authorize the officers to have a memorial tablet set into the wall of the lobby of the Head

Office building at Rock Island, Ill. The Head Clerk's postage account during the blennial term amounted to over \$8,000. This was for postage stamps alone. The society purchased over \$27,000 worth of flat papers. Through the supply department the Head Clerk reports sales during the term of \$169,951.21 worth of supplies to local camps and \$9,006.70 worth of supplies were furnished free to deputies and field workers on requisition. On the books of the auditing department of the Head Clerk's office during the term there were 310,621 changes made. The printing department of the Head Clerk's office turned out during the term 6,738 jobs amounting to 8,025,-

The condensed summary of the report of Head Clerk C. W. Hawes follows: Receipts to benefit fund..... \$11,294,068.90 Receipts to general fund Number of death claims paid. \$10,736,435.00 Amount death claims paid .. Beneficial membership Dec. 537,858 Beneficial membership Dec. 1902 ... Beneficial membership gain 126,308 during term Insurance in force Dec. 31, \$965, 153, 500,00 Insurance in force Dec 31, 1902 1,161,285,000.0

Beneficial members adopted.. Beneficial members lapsed .. Beneficial members died Insurance taken out by adop-339,376,500.00 133,966,500.00 11,046,000.00 Social members Dec. 31, 1902.. Social members adopted

Net gain insurance in force ..

Social members lapsed

Net gain in social members ..

Head Consul's Report.

Head Consul W. A. Northcott's report was comprehensive. Touching on the admission of large cities to the Woodmen jurisdiction, the head consul says:

"The chief objection to the admission of large cities heretofore has been the difficulty in selecting the proper risks. There is no question but there are thousands of splendid risks in these cities, whose membership would be of great advantage. I fully believe that under the direction of the executive council, means could be provided for the proper selection of these risks; and if this can be done I see no objection to their admission. A law providing for the admission of these cities under such regulations as the executive council shall deem proper would, I think, be a very wise disposition of this matter.

During the term the head consul approved 349 appeals for aid which realized for Woodmen sufferers \$40,359.47. The head consul reports the total of 188 district and 1,056 assistant deputies in commission and working under his direction at the close of the term. For the last six years the head consul reports the organization of 7,559 local camps by deputies working under him, and during the same period they secured for the society 354,973 members. Head Consul Northcott gives over a large part of his report to the question of rate adjustment. He submits several tables of rates for the consideration of the convention. The head

"The table of rates upon which we now operate, and have been virtually operating since organization of the society, is the foundation of our business so far as collection and disbursement of the benefit fund is concerned. It is of the most imperative importance that this table of rates should be businesslike and correct. I invite the attention of the Head Camp delegates to a discussion of this table of rates. I want them to know how it was made, to know its defects, and how it can be remedied. To do business on an improper table of rates would be parallel to constructing a splendid building upon an improper foun-dation. The foundation will only bear a certain amont of weight, and if our present foundation is not sufficient for a continued existence, it must be remedied. "A readjustment has been advised by

head officers for the last eight years. Different Head Camps have discussed the question. The committee appointed by direction of the St. Paul Head Camp, after a most thorough investigation of the matter, publish a report clearly showing the defects upon which this readjustment should be made. They offered to the juris-diction different tables of rates, each of which was adequate, and suggested that the Head Camp might give the member his option as to under which table he would

hold his certificate.' In discussing the principles upon which a new table of assessment rates should be based, the head consul says:
"The new table should charge only the actual cost of insurance, and it is now proper to determine what is the cost of insurance. This cost is governed by the age of the member. It is determined by taking the experience of any society, or the aggregate experience of sevral socities, and making a table showing the death rate at each year of age. This table is called a mortality table. There are several standard mortality tables, which differ because they are collected from a number of men in differ-ent circumstances. The table that is more approximately correct and conforms to the experience of the Modern Woodmen of America is the National Fraternal Congress table. Our head clerk has made a mortality table of the experience of our society for the first seventeen years of its exist-ence. These tables are valuable only in determining the grading of the cost according to age. The amount to be collected for mortality purposes is not determined from the table, but from the number of actual deaths occurring each year. No matter what table or what plan is used, the payment will only be governed by the number of deaths than five years. Stating it in another way, the Woodmen mortality experience of the first five membership years equals 61 per tables are valuable, however, in showing to age, and, having determined this cost by age, the table is easily made." Head Consul Northcott concludes his report with notice to the convention that he

retires from the service. He says:
"At the close of the Indianapolis Head Camp (and as stated at St. Paul after my re-election), I shall sever my official connection with the society as head consul. In doing so I desire to return my sincere thanks to the splendid Woodmen throughout this jurisdiction for their many kind and considerate favors extended to me. "I have devoted the best years of my life, with all my energy and loyalty, to the upbuilding of our beloved fraternity; and hope as the years go by the neighbors will have no cause to regret having honored me so long with this high position. I shall always be a devoted friend and supporter of the Modern Woodmen of America; and I look forward with hope to the coming years, and believe it will continue to be the greatest organization of the kind that has ever

Report of Law Committee.

come to us to bless humanity.'

A synopsis of the law committee's report submitted to the national convention of M. W. A. contained interesting information. At the last national convention a determined effort was made to secure the admission to the society's jurisdiction of cities like Chicago, Milwaukee, Pittsburg, greater New York, San Francisco, etc. The society's law bars all cities having 200,000 or more population. This is on the theory that the death rate in the large cities is high and that to operate in these cities would mean the admission to the society of many poor risks. The law committee submits an amend-

ment to Chapter 1, Section 4 of the Woodmen law, providing that the executive council may, in its discretion, establish and maintain local camps in any part of the excepted cities, if upon investigation it finds it safe and desirable territory in which to do business, and shall have power to appoint local examining physicians and to prescribe and force any special rules and regulations for the conducting of business in such territory; provided, however, that the expense of such rules and regulations shall not be paid out of the general fund of the society. At present the excepted cities are Chicago, Milwaukee Detroit, St. Louis, Cincinnati, Cleveland, Philadelphia, Pittsburg, San Francisco, Baltimore, Jer-sey City, Buffalo, greater New York and Chicago, Milwaukee and St. Louis will

have delegations at Indianapolis working for the admission of those cities to the Woodmen jurisdiction. The law committee recommends a change in Section 78, reducing the number of delegates in the Woodmen national convention The committee recommends that the basis of representation be left as at present-one delegate for each 1,500 members or major fraction, but that in no case shall there be more than 325 delegates elected to the na-tional convention. The amendment provides that the apportionment shall be made by the head clerk, basing the representation from the various States and Territories upon the membership therein.

The committee recommends the appoint-

ment of one more new standing comp

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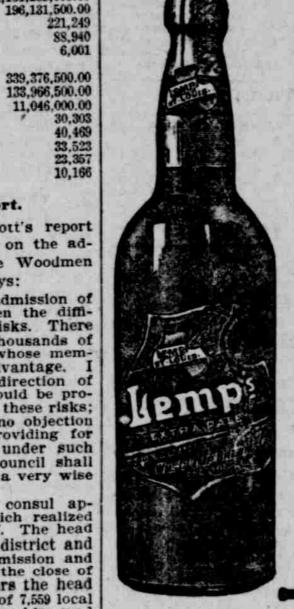
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tee. At present there are standing committees on laws, credentials, mileage and per diem, appeals and grievances. The committee recommends the appointment of a committee of five "on head camp." committee on head camp shall fix the place for the meeting of the head camp and make all arrangements for such meeting, subject to the approval of the executive

Other amendments are: Limiting the selection of State camp officers, State consul and State clerk; making it compulsory upon each local camp to provide itself with a seal; providing that local camp clerks shall receive as compensation for the performance of their official duties not less than 5 cents per month for each mem-ber in good standing in each local camp; changing the date of the annual memorial day of the Woodmen dead from the third to first Sunday in June each year. The law committee refrains from making any recmmendation in the matter of changing rates of assessment, this question being in the hands of the readjustment committee. The reports of head physicians, board of auditors and head banker are purely routine and the facts as set forth are all covered in report of Head Clerk C. W. Hawes,

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